

# PUBLISHING DATA AND INFORMATION OF THE BANK

**FOR THE PERIOD 01.01. – 30.06.2022.**

Sarajevo, October 2022

 **INTESA SANPAOLO BANKA**  
Bosna i Hercegovina

**FOR ALL THAT  
COUNTS**

Bank of **INTESA**  **SANPAOLO**



[www.intesasnpaolobanka.ba](http://www.intesasnpaolobanka.ba)

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## Introduction

Based on the Decision of the Banking Agency of the Federation of Bosnia and Herzegovina (Official Gazette of the Federation of BiH 39/2021) Decision on publishing data and information of the bank (hereinafter the Decision), and the Law on Banks (Official Gazette of the Federation of BiH 27/2017, Article 111), Intesa Sanpaolo Banka d.d. Bosna i Hercegovina hereby publicly publishes data and information for the period 01.01.2022 – 30.06.2022.

This report contains data and information in accordance with the minimum requirements of the aforementioned decision. Published data represent information that is material, and which is not protected and confidential.

The public publishing as of 30.06.2022. is prepared in accordance with the Manual adopted by the Management Board of the Bank, adopted in accordance with Article 2, paragraph 3, with Article 18 of the Decision, and Instructions for publishing data and information, item 1.4.

The Bank adequately manages its risks and guarantees that its established risk management systems are adequate and appropriate given the profile and strategy of the institution.

Annually, within the ICAAP process, the Bank defines and quantifies the risk appetite of the Bank. The risk strategy defines the desired risk appetite, while ensuring adequate monitoring of the risk profile, which includes integrated and comprehensive management of risks which might affect the risk profile. When determining the risk appetite, the Bank integrates activities related to business planning and budgeting and based on business strategies, budget and assessed risks in environment, it identifies key and significant risks for the upcoming period and defines strategic key limits that ensure the stability of the Bank in future periods.

The Bank has developed an integrated framework for monitoring the Bank's risk profile, which provides a comprehensive overview of risk profiles and risk appetites as additional information with standard reports on exposure to certain risk.

The total risk appetite of Intesa Sanpaolo Banka dd BiH, hereinafter referred to as the Bank, (Risk Management Strategy) is defined by the following structure of the highest level limits, intended to ensure the long-term solvency and liquidity of the Bank:

- The long-term solvency of the Bank is ensured by the capital adequacy framework with limits defined based on regulatory and internal rules (such as capital adequacy ratio, economic capital and leverage).
- The Bank's liquidity is ensured by established policies on liquidity with limits relating to both short-term and structural liquidity. The prescribed policies take into account a number of aspects of liquidity risk management, but due to their importance and significance for the Bank, liquidity risk limits (LCR, NSFR) are of strategic importance and therefore form an integral part of the Tier 1 risk appetite limit.
- The Bank's operational risk is limited by defining specific limits for operating losses.



## Introduction (continued)

Within first half of the 2022, there were no changes in the Bank's risk exposure profile, while credit risk remains the most significant risk in all segments. The Bank is sufficiently capitalized with an adequate liquidity position and is fully compliant with all crucial internal and external requirements, thus ensuring the stability of the Bank, both in the past and in future periods.

The Report was adopted at the meeting of the Management Board of the Bank held on October 18th 2022 and at the meeting of the Supervisory Board of the Bank held on November 17th, 2022.

The Report is publicly published on Website of Intesa Sanpaolo Banka dd. Bosna i Hercegovina ( [www.intesasanpaolobanka.ba](http://www.intesasanpaolobanka.ba) ).

On behalf of the Bank's Management Board

President of The Management Board



**Stefano Borsari**

Member of the Management Board



# 1. BUSINESS NAME AND SEAT OF THE BANK

## 1.1. ESTABLISHMENT AND ACTIVITY OF THE BANK

The Bank was established by the Decision of the Supreme Court in Sarajevo, number: UF/I – 3816/90 of 9 January 1991, under the name UPI Banka dd Sarajevo, and in compliance with the new Law, by decision of the Cantonal Court in Sarajevo number UF/I-4091/00 of 20 October 2000 under the same name.

By Decision of the Municipal Court in Sarajevo number 065-0-Reg-08-002471 of 20 August 2008, the Bank changed the name, so that now it operates under the name: "INTESA SANPAOLO BANKA dd BOSNA i HERCEGOVINA".

Seat of the Bank:	Obala Kulina bana 9 A
Phone:	+387 33 49 75 55
Fax:	+387 33 49 75 72
SWIFT:	UPBK BA 22
E-mail:	<a href="mailto:info@intesasanpaolobanka.ba">info@intesasanpaolobanka.ba</a>
Website:	<a href="http://www.intesasanpaolobanka.ba">www.intesasanpaolobanka.ba</a>

Registration of the Bank in the Registry of the Sarajevo Municipal Court:

I.D. number:	4200720670007
Registration number:	65-02-0009-11
Tax number:	01071138

The Bank is registered to perform the following activities:

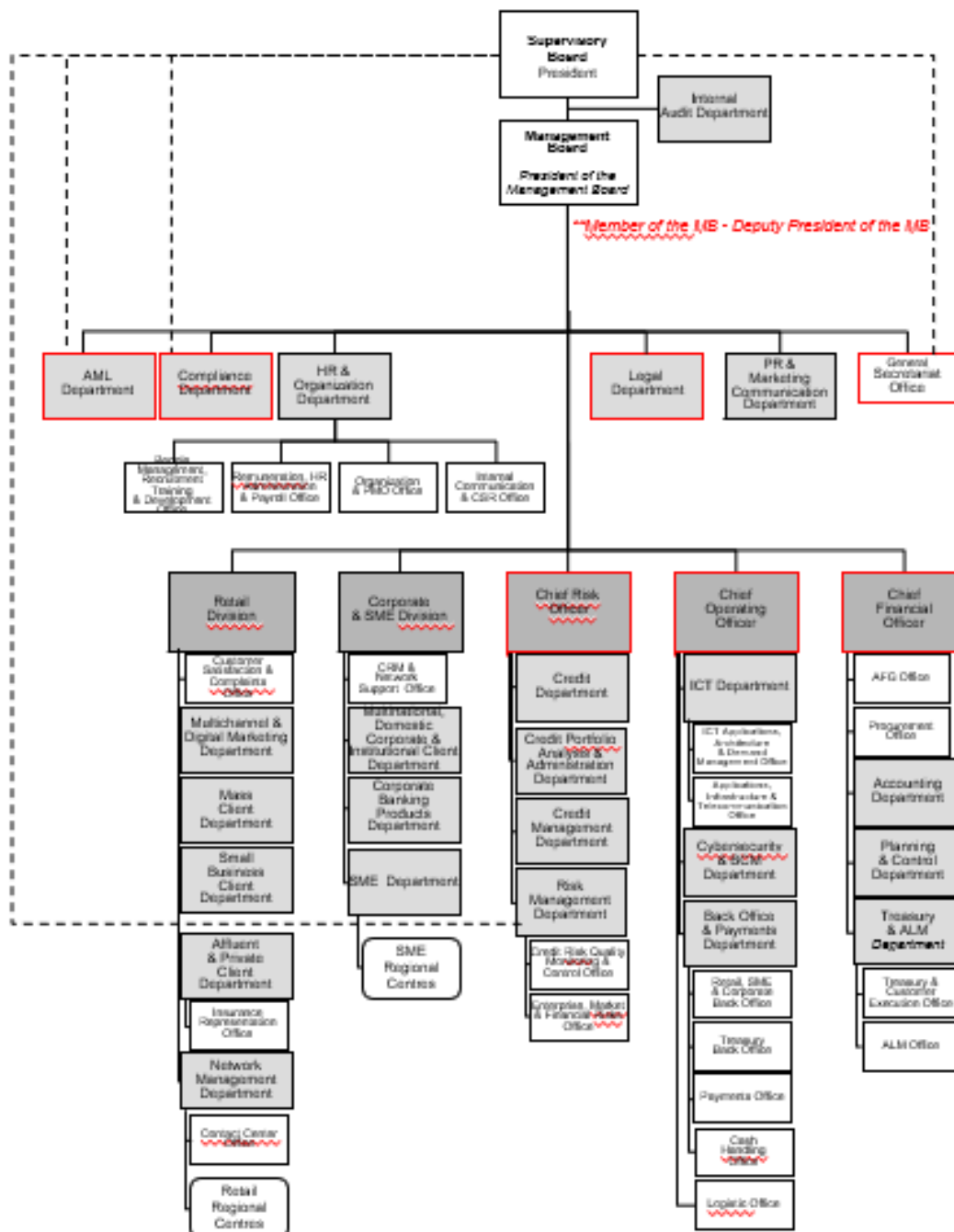
- a) receiving and depositing deposits or other funds with the repayment obligation,
- b) lending and receiving loans,
- c) issuance of guarantees and all forms of guarantee,
- d) domestic and international payment and money transfer services, in accordance with special regulations,
- e) purchase and sale of foreign currency and precious metals,
- f) issuing and managing means of payment (including payment cards, traveler's and banking checks),
- g) financial leasing,
- h) purchase, sale and collection of receivables (factoring, forfeiting, etc.),
- i) participation, purchase and sale of money market instruments for its own or another's account,
- j) purchase and sale of securities (broker and dealer operations),
- k) management of securities portfolio and other values,
- l) support activities for securities market, agent activities and takeover of issues, in accordance with the regulations governing the securities market,
- m) investment consulting and custody activities,
- n) financial management and consulting services,
- o) data collection services, analysis and provision of information on the creditworthiness of legal entities and natural persons who independently perform a registered business activity,
- p) renting safe boxes,
- r) mediation in insurance, in accordance with the regulations governing insurance
- s) other operations that represent support to specific banking operations

## 1. BUSINESS NAME AND SEAT OF THE BANK (continued)

### 1.2. ORGANIZATION UNITS OF THE BANK

Organizational parts and structure of the Bank 30.06.2022. are shown below:

Scheme 1



## 1. BUSINESS NAME AND SEAT OF THE BANK (continued)

### 1.2. Organization units of the Bank (continued)

The Bank performs its operations through a wide network of business units belonging to the following regional centers: Sarajevo, Zenica, Tuzla, Mostar and Banja Luka. As at 30.06.2022, the Bank has 51 business units with the regional centers.

**Table 1**

<b>Branch Sarajevo</b>	<b>Branch Tuzla</b>
Agency Centar Sarajevo	Agency Bijeljina
Agency Ilidža	Agency Brčko
Agency Alipašina	Agency Gračanica
Agency Dobrinja	Agency Gradačac
Agency Otoka	Agency Srebrenik
Agency Šipad	Agency Slatina
Agency Vogošća	Agency Tuzla
Agency Titova	Agency Živinice
Agency Istočno Sarajevo	
Agency Alipašino Polje	
	<b>Branch Mostar</b>
	Agency Avenija-Mostar
<b>Branch Zenica</b>	Agency Čapljina
Agency Bugojno	Agency Livno
Agency Jajce	Agency Široki Brijeg
Agency Kakanj	Agency Tomislavgrad
Agency Kiseljak	Agency Glamoč
Agency Novi Travnik	Agency Drvar
Agency Park-Zenica	Agency Posušje
Agency Travnik	Agency Mostar
Agency Jelah	Agency Ljubuški
Agency Visoko	Agency Ero
Agency Vitez	
Agency Žepče	<b>Branch Banja Luka</b>
Agency Zenica	Agency Prijedor
Agency Breza	Agency Jevrejska
Agency Nova Zenica	Agency Krajina

### 1.3. EMPLOYEES OF THE BANK

As at 30 June 2022, the Bank had 571 employees, out of which 295 employees relates to the business network of the Bank.

## 2. DATA AND INFORMATION RELATING TO THE OWNERSHIP STRUCTURE AND MEMBERS OF THE BANK'S SUPERVISORY BOARD AND MANAGEMENT

### 2.1. LIST OF SHAREHOLDERS WITH 5% OR MORE SHARES WITH THE VOTING RIGHTS

Structure of shareholders capital of the Bank as at 30.06.2022. is as follows:

**Table 2**

Owner structure			
No.	Name and surname / name of shareholders who have 5% or more participation in the capital (order by size of participation)	% participation	
		Ordinary shares	Priority shares
1.	Privredna banka Zagreb d.d.	100,00%	55,00%
2.	Others	0,00%	45,00%

### 2.2. MEMBERS OF THE SUPERVISORY BOARD AND MANAGEMENT BOARD OF THE BANK

As at 30. June 2022, members of the Supervisory Board of the Bank were the following persons:

- Alessio Cioni, President of the Supervisory Board;
- Matija Birov, Deputy President;
- Miroslav Halužan, Member;
- Massimo Malagoli, Independent member;
- Gianluca Tiani, Member;
- Alden Bajgorić, Independent member;
- Massimo Lanza, Independent member.

As at 30. June 2022, the Management Board of the Bank is comprised of the President and four members of the Management Board. The following persons performed those functions within the year:

- Marco Trevisan, President of the Management Board;
- Michele Castoro, Member;
- Edin Izmirlija, Member;
- Stefano Borsari, Member.

Mr. Bakalović was relieved of his duties as member of the Management Board on 22. March 2022.

Mr. Castoro, whose brief biography is given below, was appointed as a Member of the Management Board - Deputy President of the Management Board of Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina on 14. June 2022.



## 2. DATA AND INFORMATION RELATING TO THE OWNERSHIP STRUCTURE AND MEMBERS OF THE BANK'S SUPERVISORY BOARD AND MANAGEMENT (continued)

### 2.2 MEMBERS OF THE SUPERVISORY BOARD AND MANAGEMENT BOARD OF THE BANK (continued)

**Table 3**

Members of the Management Board		
No.	Name and surname	Short biography
		(or the location where the bank publishes the mentioned)
1	Michele Castoro Member of the Management Board - Deputy President of the Management Board since 14.06.2022	<p>Education/Vocation: M.Sc. in business economics, Parma</p> <p>B.Sc. in Business Economics, University in Parma</p> <p>Experience: Mr. Castoro has started his carrier in 2001 in Cedacri spA in the segment of business consulting. From October 2012 to June 2016, he has held the position of the Head of the Governance and Control Division, while from July 2016 to August 2018 he was at the position of the Head of the Risk Management Division at Intesa Sanpaolo Bank Slovenia. Since September 2018, Mr. Castoro was at the position of the Deputy CEO and Head of the Risk Management and Control Division in Eximbank (Moldova).</p> <p>In 2022, he was appointed to the position of the Management Board Member - Deputy President of the Management Board of Intesa Sanpaolo Banka d.d. Bosna i Hercegovina.</p>

Mr. Malagoli, whose brief biography is given below, was appointed as an Independent Member of the Supervisory Board of Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina 29. April 2022.

**Table 4**

Members of the Bank's Supervisory Board		
No.	Name and surname	Short biography
		(or the location where the bank publishes the mentioned)
1	Massimo Malagoli Independent Member of Supervisory Board since 29.04.2022.	<p>Education/Vocation: B.Sc. in Economics, Verona</p> <p>Experience: Mr. Malagoli has started his carrier in 1983 in Andersen Consulting in the segment of financial consulting. In October 1998, he became a member of the Intesa Sanpaolo Group (formerly Banca Intesa) and performed duties of the Head of Banking Finance unit within the Planning and Financial Control Department. Since 2012, he has held the position of the Deputy Chairman of the Supervisory Board of VUB (Slovakia), Deputy Chairman of the Board of Directors of Intesa Sanpaolo Bank Albania and Deputy Chairman of the Supervisory Board of CIB (Hungary). Since 2013, Mr. Malagoli performed these functions: member of the of the Board of Directors of Banca Intesa in Serbia, member of the Supervisory Board in PBZ d.d., and member of the Supervisory Board in ISP BiH.</p> <p>He was appointed to the position of the independent member of the Supervisory Board of Intesa Sanpaolo Banka d.d. BiH on 29.04.2022.</p>

### 2.3. MEMBERS OF THE AUDIT COMMITTEE

As at 30. June 2022., members of the Audit Committee were as follows:

- Andrea Nani, President;
- Massimiliano Masturzo, Member;
- Ana Jadrešić, Member;
- Davor Vodanović, Regular invitee;
- James Vason, Regular invitee.

## 2. DATA AND INFORMATION RELATING TO THE OWNERSHIP STRUCTURE AND MEMBERS OF THE BANK'S SUPERVISORY BOARD AND MANAGEMENT (continued)

### 2.4. MEMBERS AND FUNCTIONING OF OTHER BOARDS

Members of the boards of Supervisory Board and frequency of the meetings are as follows:

**Table 5**

Members of the Supervisory Board, if established in the bank		
Nomination Committee		Frequency of meetings
1.	Alessio Cioni	Three meetings
2.	Matija Birov	
3.	Massimo Malagoli	
Risk Committee		Frequency of meetings
1.	Massimo Malagoli	Six meetings
2.	Matija Birov	
3.	Gianluca Tiani	
4.	Cesar De Bona Bottegai (stalno pozvani član)	
Remuneration Committee		Frequency of meetings
1.	Massimo Lanza	Five meetings
2.	Alessio Cioni	
3.	Miroslav Halužan	

### 3. CAPITAL AND REGULATORY CAPITAL ADEQUACY

***The Bank hereby publishes the following information pursuant to item 1.4.2 of the Instruction for publication data and information of the Bank.***

*All information is indicated in BAM 000, unless stated otherwise.*

#### 3.1. BANK'S CAPITAL STRUCTURE

The Bank's regulatory capital is an amount of assets the Bank is under obligation to maintain to ensure secure and stable business operations, i.e. to meet its obligations towards its creditors.

By Decision on calculation of the capital of a bank (Official Gazette of FBiH 81/2017, 50/2019, 37/2020, 81/2020, 68/2021) of the Banking Agency, banks are required to maintain an adequate amount of regulatory capital in accordance with the risks they assume in their operations on an individual and consolidated basis.

The Bank's regulatory capital as at 30 June 2022 amounted to 304,551 thousand BAM. It consists of the most stable and solid sources of funds-paid-in ordinary shares and reserves, increased every year by a decision of the Assembly, thus directing a part of the earned net profit of the current year into the capital.

The Bank's equity capital includes, mostly, paid-in ordinary shares of Privredna Banka Zagreb d.d. and the accompanying share premium, other reserves and other total accumulated profit.

The other total accumulated profit includes unrealised losses/gains based on value adjustments of financial assets allocated to the portfolio of assets measured at a fair value through other total accumulated income.

The share capital is reduced by intangible assets in accordance with the Decision on the calculation of the Capital of a Bank.

The Bank's supplementary capital consists of regulatory adjustments as described below.

The Bank has no hybrid, or subordinated instruments and additional equity capital.

The structure of the capital requirements of banks, according to Article 34 of the Decision, defines minimum levels for three capital requirements:

- the ratio of Common Equity Tier 1 of 6.75%,
- the ratio of Tier 1 capital of 9%,
- the ratio of regulatory capital of 12%.

Apart from the minimum adequacy rates set by the regulator, the Bank is also required to ensure the capital conservation buffer in the form of Common Equity T1 in the amount of 2.5% of the total amount of the risk exposure.

In addition to the foregoing stipulated rates, the Decision on calculation of the capital of a bank has envisaged the requirements for other capital buffers, i.e. a combined buffer which is a minimum Common Equity T1 Capital increased by a capital conservation buffer and increased by the following buffers, as applicable:

### 3. CAPITAL AND REGULATORY CAPITAL ADEQUACY (continued)

#### 3.1. Bank's capital structure (continued)

- pro-cyclic bank-specific buffer;
- buffer for systemically significant bank
- system risk buffer.

The Bank's capital structure as at 30 June 2022 was the following:

**Table 6**

Capital	Iznos
<b>REGULATORY CAPITAL</b>	<b>304.551</b>
<b>COMMON EQUITY</b>	<b>304.545</b>
<b>COMMON EQUITY TIER 1 (CET1)</b>	<b>304.545</b>
<b>Capital Instruments recognised as CET1</b>	<b>93.581</b>
Paid capital instruments	44.776
Share premium	48.805
Profit or loss belonging to the ultimate shareholder	14.806
(-) Part of the profit for the period generated in the business year or profit for the period generated at the end of the business year, that is not recognised	-14.806
Other accumulated aggregate profit	-2.808
Other reserves	216.273
(-) Other intangible assets	-2.501
<b>ADDITIONAL TIER 1 CAPITAL (AT1)</b>	<b>6</b>
Capital instruments recognised as AT1	6

Capital instruments included into the regulatory capital calculation are paid in share capital and share premium:

**Table 7**

<b>Capital Instruments recognised as CET1</b>	<b>93.581</b>
Paid capital instruments	44.776
Share premium	48.805

Calculation of the regulatory capital also includes:

- total accumulated profit amounting to -2,808 thousand BAM related to a fair value of the assets measured through the Other Comprehensive Income;
- other reserves amounting to 216,273 thousand BAM consisting of profit from the previous periods which were allocated by the Bank to its Retained reserves, Other provisions; and
- intangible assets amounting to 2,501 thousand BAM (software and licenses) which, according to the Decision, are a capital deductible item.

Adjustments to the regulatory capital calculation amount to 6 thousand BAM and refer to paid-in priority shares and forms the position of Additional Capital.

**Table 8**

<b>ADDITIONAL TIER 1 CAPITAL (AT1)</b>	<b>6</b>
Capital instruments and subordinated debt recognised as AT1	6

### 3. CAPITAL AND REGULATORY CAPITAL ADEQUACY (continued)

#### 3.2. CAPITAL REQUIREMENTS AND REGULATORY CAPITAL ADEQUACY

Overview of capital requirements and capital adequacy rates are presented below:

**Table 9**

Capital adequacy			
No.	Item	Risk-weighted exposure amount	Capital requirements
1.	Exposures to central governments and central banks	27.525	3.303
2.	Exposures to regional governments and local authorities	26.181	3.142
3.	Exposures to public sector entities	8.243	989
4.	Exposures to multilateral development banks		0
5.	Exposures to international organisations		0
6.	Exposures to institutions	70.504	8.460
7.	Exposures to companies	400.938	48.113
8.	Exposures to retail	388.696	46.644
9.	Exposures to secured with real estate	428.273	51.393
10.	Exposures with default status	20.413	2.450
11.	High risk items	10.725	1.287
12.	Exposures to covered bonds		0
13.	Exposures to institutions and companies with short-term credit assessment		0
14.	Exposures to units or shares in investment funds		0
15.	Exposures based on equity investments	729	87
16.	Other exposures	22.590	2.711
17.	Total capital requirements for credit risk		168.578
18.	Capital requirements for settlement / delivery amount		0
19.	Capital requirements for market risks		0
19.1	Capital requirements specific and general position risk based on debt and equity instruments		0
19.2	Capital requirements for large exposures arising from trading book items		0
19.3	Capital requirements for foreign exchange risk		0
19.4	Capital requirements for commodity risk		0
20.	Capital requirements for operational risk		13.106
21.	CET1 ratio		20,11%
22.	T1 ratio		20,11%
23.	Regulatory capital ratio		20,11%

#### 3.3. LEVERAGE RATE

*All data are indicated in 000 BAM, unless stated otherwise.*

Pursuant to the Decision on calculation of the Capital, the Bank is under obligation to calculate the financial leverage rate as a ratio of the equity capital and total exposure of the bank, expressed in percentage. The total exposure is a sum of all and off-balance items which are not deducted when determining the measure of capital, all in accordance with the mentioned Article.

The leverage ratio is defined as one of the strategic limits for risk management, and it has to be maintained above a defined minimum, and the compliance with the limit is followed on a quarterly basis.

The Bank shall ensure and maintain the leverage ratio at the level of 6% at the minimum.

### 3. CAPITAL AND REGULATORY CAPITAL ADEQUACY (continued)

#### 3.3. Leverage rate (continued)

Calculation of the leverage ratio as at 30 June 2022.:

**Table 10**

Exposure value	Amount
Financial derivatives: current replacement cost	1.230
Financial derivatives Increase in accordance with the market value methodology	583
Off-balance items with the 10% conversion factor (CCF) in line with Decision on the Bank's Capital Calculation	10.002
Off-balance items with the 20% conversion factor (CCF) in line with Decision on the Bank's Capital Calculation	47.268
Off-balance items with the 50 % conversion factor (CCF) in line with Decision on the Bank's Capital Calculation	93.641
Off-balance items with the 100 % conversion factor (CCF) in line with Decision on the Bank's Capital Calculation	0
Other assets	2.540.040
(-) Amount of the assets deductible items - equity - in line with Decision on the Bank's Capital Calculation	-2.501
Exposure of the financial leverage rate - in line with Decision on the Bank's Capital Calculation	2.690.263
<b>Capital</b>	
Common Equity in line with Decision on the Bank's Capital Calculation	304.545
<b>Leverage ratio</b>	
Financial leverage rate - in line with Decision on the Bank's Capital Calculation	11,32%

## 4. OTHER INFORMATION

*The Bank hereby publishes the following information pursuant to item 1.4.2 of the Instruction.*

The Bank publishes, in the form of an audit report, the Statement of Financial Position and the Statement of Profit or Loss as of 30. June 2022.

### 4.1. STATEMENT OF FINANCIAL POSITION AS OF 30.06.2022

**Table 11**

Statement of financial position (000 KM)	30.06.2022	31.12.2021
<b>Assets</b>		
Cash and cash equivalents	667.722	572.868
Reserves with Central Bank	205.254	196.884
Placements with other banks	9.652	2
Financial assets at fair value through other comprehensive income	55.202	78.723
Financial assets at fair value through profit and loss	1.230	305
Financial assets at Amortized cost	0	6.105
Loans and receivables from customers	1.553.810	1.593.375
Income tax prepayment	5.775	3.692
Deferred Tax assets	450	450
Other assets	7.098	7.359
Property and equipment	22.568	23.417
Intangible assets	2.501	2.489
<b>TOTAL ASSETS</b>	<b>2.531.262</b>	<b>2.485.669</b>
<b>Liabilities</b>		
Due to banks and other financial institutions	326.961	393.566
Due to customers	1.823.640	1.706.237
Lease liability	10.133	10.717
Financial liabilities at fair value through profit and loss	1.028	7
Other liabilities	39.663	33.309
Provisions for liabilities and charges	6.224	6.324
Deferred Tax liabilities	54	54
<b>TOTAL LIABILITIES</b>	<b>2.207.703</b>	<b>2.150.214</b>
<b>Equity</b>		
Share capital	44.782	44.782
Share premium	57.415	57.415
Other reserves and fair value reserves	-492	2.209
Retained earnings	221.854	231.049
<b>TOTAL EQUITY</b>	<b>323.559</b>	<b>335.455</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2.531.262</b>	<b>2.485.669</b>

#### 4. OTHER INFORMATION (continued)

##### 4.2. STATEMENT OF PROFIT OR LOSS FOR THE PERIOD 01.01.-30.06.2022

Table 12

Statement of profit or loss (000 KM)	30.06.2022	30.06.2021
Interest income	34.157	36.793
Interest expense	-5.292	-4.983
<b>Net interest income</b>	<b>28.865</b>	<b>31.810</b>
Fee and commission income	18.673	16.394
Fee and commission expense	-4.233	-3.501
<b>Net fee and commission income</b>	<b>14.440</b>	<b>12.893</b>
Net trading income	2.014	1.144
Other operating income/(expense)	-3.586	-3.119
<b>Other operating expenses, net</b>	<b>-1.572</b>	<b>-1.975</b>
<b>Total operating income, net</b>	<b>41.733</b>	<b>42.728</b>
Personnel expenses	-11.564	-10.884
Administrative expenses	-8.310	-8.132
Depreciation and amortisation	-2.615	-2.872
<b>Operating expenses</b>	<b>-22.489</b>	<b>-21.888</b>
<b>Profit before impairment losses and other provisions and income tax</b>	<b>19.244</b>	<b>20.840</b>
Net impairment gains/(losses) and other provisions	-4.439	-6.931
<b>Profit before tax</b>	<b>14.805</b>	<b>13.909</b>
Income tax expense	-1.687	-1.817
<b>Net profit for the year</b>	<b>13.118</b>	<b>12.092</b>

##### 4.3. OTHER INFORMATION

During the first six months of 2022, the Bank did not record significant changes in its operations, nor new equity investments.

Risk management strategies and policies, liquidity risk, interest rate risk, and fee policy are the same as on the previously published financial date 31.12.2021, and they are announced on the Bank's website within the document "Publication of data and information of the Bank for the period 01.01.-31.12. 2021. "

#### 5. FINAL PROVISIONS

The Report shall be disclosed on the website of Intesa Sanpaolo Banka dd. Bosnia and Herzegovina ([www.intesasanpaolobanka.ba](http://www.intesasanpaolobanka.ba) ) after its adoption by the Management Board of the Bank and by the Supervisory Board of the Bank.

 **INTESA SANPAOLO BANKA**  
Bosna i Hercegovina

**FOR ALL THAT  
COUNTS**

Bank of **INTESA**  **SANPAOLO**



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